

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

BRIAN E KOPTA
CHRISTINE E KOPTA
Debtor(s)

Case No. 11-11452TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/06/2011.
- 2) The plan was confirmed on 11/18/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/09/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/16/2016.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$116,287.62.
- 10) Amount of unsecured claims discharged without payment: \$162,917.36.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$136,302.07
Less amount refunded to debtor	\$2,049.38

NET RECEIPTS: \$134,252.69

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,450.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,531.21
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,981.21

Attorney fees paid and disclosed by debtor: \$650.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AGRICREDIT ACCEPTANCE LLC**	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	1,017.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION B?	Unsecured	963.66	1,057.10	1,057.10	209.06	0.00
AMERICAN HONDA FINANCE CORP*	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA FKA FLEET NB**	Unsecured	0.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	8,132.53	8,132.53	8,132.53	1,608.35	0.00
CANDICA LLC	Unsecured	7,378.00	7,414.60	7,414.60	1,466.37	0.00
CAPITAL ONE BANK NA**	Unsecured	5,473.00	5,526.12	5,526.12	1,092.90	0.00
CAPITAL ONE BANK NA**	Unsecured	17,254.00	16,853.64	16,853.64	3,333.11	0.00
CAPITAL ONE BANK NA**	Unsecured	16,249.00	16,533.58	16,533.58	3,269.82	0.00
CHASE/JPMORGAN CHASE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CHILDRENS PLACE	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
CNH CAPITAL AMERICA LLC*	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	11,712.00	11,676.84	11,676.84	2,309.31	0.00
ERIE GENERAL ELEC FCU (EGEFCU)*	Unsecured	8,559.00	8,458.87	8,458.87	1,672.90	0.00
ERIE GENERAL ELEC FCU (EGEFCU)*	Unsecured	8,613.80	NA	NA	0.00	0.00
FIA CARD SERVICES** SCCSR BANK	Unsecured	7,486.59	7,486.59	7,486.59	1,480.61	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	53,000.00	53,666.39	0.00	29,786.66	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	0.00	1,587.92	1,587.92	1,587.92	0.00
FIRST USA	Unsecured	0.00	NA	NA	0.00	0.00
FMS, INC.	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO(*)	Unsecured	0.00	NA	NA	0.00	0.00
FREDERICK J HANNA & ASSOCIATES	Unsecured	7,374.77	NA	NA	0.00	0.00
GE MONEY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/WALMART DC++	Unsecured	0.00	NA	NA	0.00	0.00
HOMEQ**	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	5,984.00	5,984.88	5,984.88	1,183.62	0.00
JPMORGAN CHASE BANK	Secured	187,306.00	187,776.89	0.00	65,049.18	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JPMORGAN CHASE BANK	Secured	0.00	1,066.38	1,066.38	1,066.38	0.00
KOHL'S	Unsecured	146.00	NA	NA	0.00	0.00
LEADING EDGE RECOVERY SOLUTIO	Unsecured	0.00	NA	NA	0.00	0.00
LOWES / MBGA++	Unsecured	0.00	NA	NA	0.00	0.00
NELSON WATSON AND ASSOCIATES	Unsecured	0.00	NA	NA	0.00	0.00
NEXTCARD MASTER TRUST*	Unsecured	0.00	NA	NA	0.00	0.00
NORTHWEST SAVINGS BANK**	Unsecured	0.00	NA	NA	0.00	0.00
NORTHWEST SAVINGS BANK**	Unsecured	0.00	NA	NA	0.00	0.00
NORTHWEST SAVINGS BANK**	Secured	1,979.00	2,022.50	2,022.50	2,022.50	88.93
NUDELMAN NUDLEMAN & ZIERING	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES BANK	Unsecured	12,965.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	621.62	621.62	621.62	122.93	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	12,841.00	12,966.28	12,966.28	2,564.32	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	9,563.00	9,723.02	9,723.02	1,922.91	0.00
QUANTUM3 GROUP LLC	Unsecured	13,082.14	13,082.14	13,082.14	2,587.24	0.00
RBS CITIZENS	Unsecured	14,392.89	14,392.89	14,392.89	2,846.46	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
STERLING INC	Unsecured	0.00	NA	NA	0.00	0.00
THREE RIVERS BANK	Unsecured	0.00	NA	NA	0.00	0.00
UNITED RECOVERY SYSTEMS LP*	Unsecured	0.00	NA	NA	0.00	0.00
UNIVERSAL CARD SVCS/CITIBANK	Unsecured	20,560.00	NA	NA	0.00	0.00
WFNNB FASHION BUG	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$94,835.84	\$0.00
Mortgage Arrearage	\$2,654.30	\$2,654.30	\$0.00
Debt Secured by Vehicle	\$2,022.50	\$2,022.50	\$88.93
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,676.80	\$99,512.64	\$88.93
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$139,910.70	\$27,669.91	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,981.21</u>
Disbursements to Creditors	<u>\$127,271.48</u>

TOTAL DISBURSEMENTS : **\$134,252.69**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/27/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.